



# 2009 SURVEY OF MASSACHUSETTS EMPLOYERS OFFERING HEALTH INSURANCE

## FACT SHEET

### About the Division

The mission of the Division of Health Care Finance and Policy is to improve health care quality and contain health care costs by critically examining the Massachusetts health care delivery system and providing objective information, developing and recommending policies, and implementing strategies that benefit the people of the Commonwealth.

Deval L. Patrick  
Governor

Timothy P. Murray  
Lieutenant Governor

JudyAnn Bigby, M.D., Secretary  
Executive Office of  
Health and Human Services

David Morales  
Commissioner

Division of Health Care  
Finance and Policy  
2 Boylston Street  
Boston, MA 02116

Tel: 617.988.3100  
Fax: 617.727.7662  
[www.mass.gov/dhcfp](http://www.mass.gov/dhcfp)

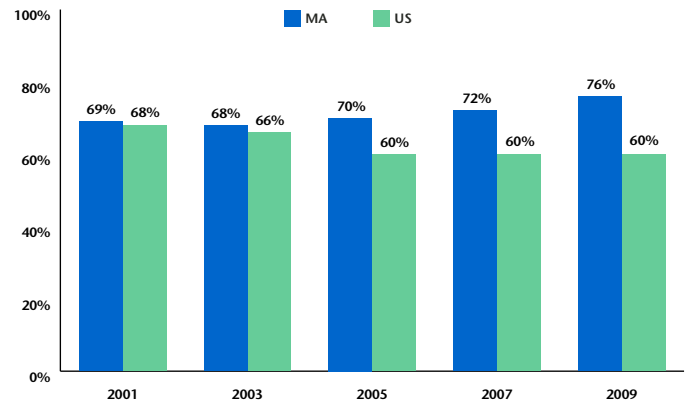
January 2010



### Employer Commitment to Coverage

- In 2009, more employers in Massachusetts offered health insurance (76%) than employers nationwide (60%).
- Despite the economic recession, the number of employers in Massachusetts offering health insurance went up between 2007 (72%) and 2009 (76%).
- Employers with 10 or fewer employees were less likely to offer health insurance (67%) than employers with more than 50 employees (98%).
- Most employees (80%) who are eligible for their employers' health insurance coverage have enrolled in their employers' plans. The rate is similar among employers of all sizes. Generally, firms with fewer part-time employees have higher enrollment rates than firms with greater numbers of part-time employees.

### Employers Offering Health Insurance: Massachusetts Compared to the Nation



### Premiums

- Health plan premiums have gone up. From 2007 to 2009, the median total monthly premium for individual plans rose 7% from \$412 to \$442, while the median total monthly premium for family health plans rose 10% from \$1,080 to \$1,189.

### Cost-sharing

- As a percentage of total premium costs, employer contributions went down between 2007 and 2009. The median employer contribution to individual coverage declined from 75% in 2007 to 72% in 2009, and for family coverage from 75% in 2007 to 68% in 2009.
- Employee contributions to health plan premiums went up between 2007 and 2009, and as a percentage of total premium costs was greater than that experienced by employers. The median monthly employee contribution for individual plans increased by 15% (from \$101 in 2007 to \$116 in 2009), and the employee contribution for family plans increased by 17% (from \$298 in 2007 to \$350 in 2009).

### About this Report

The Massachusetts Employer Survey (MES) provides information on employer health insurance offer rates, employee take-up rates, health insurance premiums, employer contribution amounts and employee cost sharing requirements. The MES is conducted by the Center for Survey Research at the University of Massachusetts Boston, on behalf of the DHCfp. The survey was in the field during the spring of 2009. This survey was last conducted in 2007 and biennially since 2001.

The full report, related publications, and prior versions are available on the web at [www.mass.gov/dhcfp/pubs](http://www.mass.gov/dhcfp/pubs).